

United States Bankruptcy Court
District of Utah

In re Heidi C.E. Ludwig

Debtor(s)

Case No.

Chapter

13

PAYMENT ADVICES¹ CERTIFICATION

Under 11 U.S.C. § 521(a)(1)(B)(iv), I,² **Heidi C.E. Ludwig**, hereby state as follows (select one):

- ☒ 1. I have attached hereto, or previously filed with the Court, copies of **all** payment advices or other evidence of payment received from any employer within 60 days before the date of the filing of my bankruptcy petition.
- ☐ 2. I did not receive any payment advices or other evidence of payment at any point during the 60 days before the date of the filing of my bankruptcy petition.
- ☐ 3. I received payment advices from an employer during the 60 days before the date of the filing of my bankruptcy petition but have been unable to locate all of the documents or replacements. I understand that if I do not submit all payment advices or other evidence of payment within 45 days from the filing of my bankruptcy petition, my case will be **automatically dismissed** without further notice or hearing.

I declare under penalty of perjury that the foregoing statement is true and correct to the best of our knowledge, information and belief.

Dated February 17, 2011

/s/ Heidi C.E. Ludwig


Heidi C.E. Ludwig

1. A "Payment Advice" includes, but not limited to, pay stubs attached to your paycheck, employer's statements of hours and earnings, deposit notifications, etc.

2. A separate form must be submitted by each debtor in a joint case.

(Mail completed form to: U.S.B.C., 350 South Main Street, Salt Lake City, Utah 84101)


This is a statement of earnings and deductions. This pay statement is non-negotiable.

 <p>N U E T E R R A Advancing Opportunities</p>		<p>Pay statement Period start date 01/16/2011 Period end date 01/29/2011 Pay date 02/04/2011 Document 61098 Net pay \$360.49</p>																																																																																							
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YTD	\$3,550.38	\$3,296.33	\$481.95	\$872.90	\$2,195.53

Originally printed in English


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YTD	\$3,140.24	\$2,902.60	\$448.71	\$856.49	\$1,835.04

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Paid	xxxxxxx5466	Checking	\$458.30		
	Total		\$508.30		
Pay summary					
	Gross	FIT taxable wages	Taxes	Deductions	Net pay
Current	\$778.39	\$709.91	\$70.97	\$199.12	\$508.30
YTD	\$1,928.79	\$1,776.95	\$327.06	\$413.12	\$1,188.61

Originally printed in English


This is a statement of earnings and deductions. This pay statement is non-negotiable.

 <p>NUETERRA Advancing Opportunities</p>		<p>Pay statement Period start date 12/19/2010 Period end date 01/01/2011 Pay date 01/07/2011 Document 56332 Net pay \$680.31</p>																																																																				
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Total		\$680.31			
Pay summary					
	Gross	FIT taxable wages	Taxes	Deductions	Net pay
Current	\$1,150.40	\$1,067.04	\$256.09	\$214.00	\$680.31
YTD	\$1,150.40	\$1,067.04	\$256.09	\$214.00	\$680.31

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 <p>NUETERRA Advancing Opportunities</p>		<p>Pay statement Period start date 12/05/2010 Period end date 12/18/2010 Pay date 12/23/2010 Document 53968 Net pay \$579.34</p>																																																																																																																																																																																																																													
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Holiday			0.0000	\$0.00	\$0.00	\$781.28	401K Loan	No	\$43.18	\$1,124.43																																																																																																																																																																																																																					
Interest			0.0000	\$0.00	\$0.00	\$3.02	401K Loan	No	\$55.83	\$781.62																																																																																																																																																																																																																					
Overtime	12/18/2010	12/18/2010	2.0800	\$0.00	\$44.87	\$1,059.52	2																																																																																																																																																																																																																								
Paid Time Off	12/18/2010	12/18/2010	32.0000	\$0.00	\$460.16	\$1,421.31	401K Loan	No	\$31.66	\$94.98																																																																																																																																																																																																																					
Regular	12/18/2010	12/18/2010	40.0000	\$0.00	\$575.20	\$26,071.48	3																																																																																																																																																																																																																								
Training			0.0000	\$0.00	\$0.00	\$330.72	Christmas Club	No	\$40.00	\$50.00																																																																																																																																																																																																																					
							Dental	Yes	\$1.63	\$35.86																																																																																																																																																																																																																					
							PPO Med 500	Yes	\$34.34	\$755.48																																																																																																																																																																																																																					
							Supl Life Ins	No	\$3.15	\$75.60																																																																																																																																																																																																																					
							Vision	Yes	\$5.22	\$114.84																																																																																																																																																																																																																					
Total hours 4.0800							Taxes																																																																																																																																																																																																																								
							Taxes	Current	YTD																																																																																																																																																																																																																						
							Employee Medicare	\$15.07	\$466.00																																																																																																																																																																																																																						
							Federal Income Tax	\$116.06	\$2,635.60																																																																																																																																																																																																																						
							Social Security Employee Tax	\$64.42	\$1,992.53																																																																																																																																																																																																																						
							UT State Income	\$47.12	\$1,473.70																																																																																																																																																																																																																						

				Tax	
Paid time off			Net pay distribution		
Plan	Current	Balance	Account number	Account type	Amount
PTO -	4.6152	64.9152	xxxxxxx3609	Savings	\$50.00
Paid			xxxxxxx5466	Checking	\$529.34
			Total		\$579.34
Pay summary					
	Gross	FIT taxable wages	Taxes	Deductions	Net pay
Current	\$1,080.23	\$995.83	\$242.67	\$258.22	\$579.34
YTD	\$33,046.82	\$30,841.28	\$6,567.83	\$4,329.15	\$22,149.84

Originally printed in English

This is a statement of earnings and deductions. This pay statement is non-negotiable.



Advancing Opportunities

Nueterra Healthcare Management, LLC
11221 Roe Ave
Suite 320
Leawood, KS 66211

Pay statement

Period start date 11/21/2010

Period end date 12/04/2010

Pay date 12/10/2010

Document 51670

Net pay \$635.46

Pay details

Heidi Ludwig 3145 S Little Valley Rd St George, UT 84790 USA	Employee number	101909	Pay group	Facilities Bi-Weekly	Federal income tax	S 0
	SSN	xxx-xx-xxxx	Location	Coral Desert Surgery Cent	Additional amount	\$10.00
	Job	Health Info Mmgt Clerk	Division	SFD - Surgical Facilities	State income tax (residence)	S 0
	Pay rate	\$14.38	Facility	UTCDCS - Coral Desert Surgery Cent	State income tax (work)	S 0
	Pay frequency	Biweekly	Department	510 - Operations		
			Sub-Department			

Earnings

Pay type	Period start	Period end	Hours	Pay rate	Current	YTD
Bonus - FPS			0.0000	\$0.00	\$0.00	\$3,379.49
Holiday	12/04/2010	12/04/2010	16.0000	\$0.00	\$230.08	\$781.28
Interest			0.0000	\$0.00	\$0.00	\$3.02
Overtime	12/04/2010	12/04/2010	0.7500	\$0.00	\$16.18	\$1,014.65
Paid Time Off			0.0000	\$0.00	\$0.00	\$961.15
Regular	12/04/2010	12/04/2010	63.7500	\$0.00	\$916.72	\$25,496.28
Training			0.0000	\$0.00	\$0.00	\$330.72

Total hours 0.5000

Deductions

Employee			
Deduction	Pre-tax	Current	YTD
401K	Yes	\$46.52	\$1,253.13
401K Loan	No	\$43.25	\$1,081.25
401K Loan 2	No	\$55.83	\$725.79
401K Loan 3	No	\$31.66	\$63.32
Christmas Club	No	\$40.00	\$10.00
Dental	Yes	\$1.63	\$34.23
PPO Med 500	Yes	\$34.34	\$721.14
Supl Life Ins	No	\$3.15	\$72.45
Vision	Yes	\$5.22	\$109.62


Taxes

Taxes	Current	YTD
Employee Medicare	\$16.27	\$450.93
Federal Income Tax	\$127.97	\$2,519.54
Social Security Employee Tax	\$69.55	\$1,928.11
UT State Income	\$52.13	\$1,426.58

		Tax	
Paid time off		Net pay distribution	
Plan	Current Balance	Account number	Account type
PTO -	4.6152 92.3000	xxxxxxx3609	Savings
Paid		xxxxxxx5466	Checking
		Total	
			\$50.00
			\$585.46
			\$635.46
Pay summary			
	Gross	FIT taxable wages	Taxes
Current	\$1,162.98	\$1,075.27	\$265.92
YTD	\$31,966.59	\$29,845.45	\$6,325.16
			Deductions
			\$261.60
			Net pay
			\$635.46
			\$21,570.50

Originally printed in English

This is a statement of earnings and deductions. This pay statement is non-negotiable.

 NUETERRA <i>Advancing Opportunities</i>		Nueterra Healthcare Management, LLC 11221 Roe Ave Suite 320 Leawood, KS 66211		Pay statement Period start date 11/07/2010 Period end date 11/20/2010 Pay date 11/26/2010 Document 49433 Net pay \$702.65						
Pay details										
Heidi Ludwig 3145 S Little Valley Rd St George, UT 84790 USA		Employee number 101909 SSN xxx-xx-xxxx Job Health Info Mgmt Clerk Pay rate \$14.38 Pay frequency Biweekly	Pay group Facilities Bi-Weekly Location Coral Desert Surgery Cent Division SFD - Surgical Facilities Facility UTCDS - Coral Desert Surgery Cent Department 510 - Operations Sub-Department	Federal income tax S 0 Additional amount \$10.00 State income tax (residence) S 0 State income tax (work) S 0						
Earnings			Deductions							
Pay type	Period start	Period end	Hours	Pay rate	Current	YTD	Employee			
Bonus - FPS			0.0000	\$0.00	\$0.00	\$3,379.49	Deduction	Pre-tax	Current	YTD
Holiday			0.0000	\$0.00	\$0.00	\$551.20	401K	Yes	\$50.48	\$1,206.61
Interest			0.0000	\$0.00	\$0.00	\$3.02	401K Loan	No	\$43.25	\$1,038.00
Overtime	11/20/2010	11/20/2010	5.1700	\$0.00	\$111.52	\$998.47	401K Loan	No	\$55.83	\$669.96
Paid Time Off			0.0000	\$0.00	\$0.00	\$961.15	2			
Regular	11/20/2010	11/20/2010	80.0000	\$0.00	\$1,150.40	\$24,579.56	401K Loan	No	\$31.66	\$31.66
Training			0.0000	\$0.00	\$0.00	\$330.72	3			
							Christmas Club	No	\$40.00	(\$30.00)
							Dental	Yes	\$1.63	\$32.60
							PPO Med 500	Yes	\$34.34	\$686.80
							Supl Life Ins	No	\$3.15	\$69.30
							Vision	Yes	\$5.22	\$104.40
Total hours 85.1700							Taxes			
							Taxes	Current	YTD	
							Employee Medicare	\$17.70	\$434.66	
							Federal Income Tax	\$142.22	\$2,391.57	
							Social Security Employee Tax	\$75.68	\$1,858.56	
							UT State Income	\$58.11	\$1,374.45	

				Tax		
Paid time off			Net pay distribution			
Plan	Current	Balance	Account number	Account type	Amount	
PTO -	4.6152	87.6848	xxxxxxx3609	Savings	\$50.00	
Paid			xxxxxxx5466	Checking	\$652.65	
			Total		\$702.65	
Pay summary						
	Gross	FIT taxable wages		Taxes	Deductions	Net pay
Current	\$1,261.92	\$1,170.25		\$293.71	\$265.56	\$702.65
YTD	\$30,803.61	\$28,770.18		\$6,059.24	\$3,809.33	\$20,935.04

Originally printed in English

DEPOSIT ADVICE ONLY - NON NEGOTIABLE

HEIDI C LUDWIG
3145 LITTLE VALLEY RD
ST. GEORGE UT 84790

EMPLOYEE NUMBER 138246		STATE OF UTAH PERIOD END 12-10-2010		#	9395																																																																
HEIDI C LUDWIG		PR24	PAY DATE 12-23-2010	AMOUNT OF DEPOSITS	****22715																																																																
GROSS PAY	TAXES	DEDUCTIONS	=	NET PAY																																																																	
25680	2965			22715																																																																	
905222	99867			805355																																																																	
DESCRIPTION	HOURS	DOLLARS	YEAR TO DATE																																																																		
REGULAR PAY	2400	25680	905222																																																																		
<table border="1"> <tr> <td colspan="2">PAY ADVANCES</td> <td colspan="2">DIRECT DEPOSITS</td> </tr> <tr> <td>Beginning Balance</td> <td>Deduction</td> <td>Current Balance</td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </table>						PAY ADVANCES		DIRECT DEPOSITS		Beginning Balance	Deduction	Current Balance																																																									
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Beginning Balance	Deduction	Current Balance																																																																			
<table border="1"> <tr> <td colspan="2">DEDUCTIONS</td> <td>CURRENT</td> <td>YEAR TO DATE</td> </tr> <tr> <td>FEDERAL TAX</td> <td></td> <td>1000</td> <td>26697</td> </tr> <tr> <td>SOCIAL SECURITY T</td> <td></td> <td>1592</td> <td>56124</td> </tr> <tr> <td>MEDICARE TAX</td> <td></td> <td>373</td> <td>13126</td> </tr> <tr> <td>UT TAX</td> <td></td> <td></td> <td>3920</td> </tr> </table>						DEDUCTIONS		CURRENT	YEAR TO DATE	FEDERAL TAX		1000	26697	SOCIAL SECURITY T		1592	56124	MEDICARE TAX		373	13126	UT TAX			3920																																												
DEDUCTIONS		CURRENT	YEAR TO DATE																																																																		
FEDERAL TAX		1000	26697																																																																		
SOCIAL SECURITY T		1592	56124																																																																		
MEDICARE TAX		373	13126																																																																		
UT TAX			3920																																																																		
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AN # DENOTES NON-CASH TAXABLE EARNINGS AN * DENOTES EARNINGS/DEDUCTIONS NOT SUBJECT TO TAXES W-4 STATUS: S 2 ADDTL W/HOLD FED: 10.00 ST:																																																																					
<table border="1"> <tr> <td>LEAVE BALANCES:</td> <td>BEG BALANCE</td> <td>+</td> <td>EARNED</td> <td>-</td> <td>USED/PAYOUT</td> <td>=</td> <td>CUR BALANCE</td> </tr> <tr> <td>ANNUAL LEAVE</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>SICK LEAVE</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>CONVERTED SICK</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>COMP TIME</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>EXCESS HOURS</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PRE 2006 SICK</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PRE 2006 CONVERTED SICK</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>						LEAVE BALANCES:	BEG BALANCE	+	EARNED	-	USED/PAYOUT	=	CUR BALANCE	ANNUAL LEAVE								SICK LEAVE								CONVERTED SICK								COMP TIME								EXCESS HOURS								PRE 2006 SICK								PRE 2006 CONVERTED SICK							
LEAVE BALANCES:	BEG BALANCE	+	EARNED	-	USED/PAYOUT	=	CUR BALANCE																																																														
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CURRENT: \$ 10.70 JJS TECHNICIAN I																																																																					



CREDIT TO
THE ACCOUNT OF HEIDI C LUDWIG

DEPOSIT ADVICE ONLY - NON NEGOTIABLE

UT 01 200 Y9DZ9372

HEIDI C LUDWIG
3145 LITTLE VALLEY RD
ST. GEORGE UT 84790

EMPLOYEE NUMBER 138246		STATE OF UTAH PERIOD END 11-26-2010		#	9434												
HEIDI C LUDWIG		PR23	PAY DATE 12-10-2010	AMOUNT OF DEPOSITS	***31115												
GROSS PAY	TAXES	DEDUCTIONS	=	NET PAY													
34775	3660			31115													
879542	96902			782640													
DESCRIPTION	HOURS	DOLLARS	YEAR TO DATE														
REGULAR PAY	3250	34775	879542														
<table border="1"> <tr> <td colspan="2">PAY ADVANCES</td> <td colspan="2">DIRECT DEPOSITS</td> </tr> <tr> <td>Beginning Balance</td> <td>Deduction</td> <td>Current Balance</td> <td>PAYMENT</td> </tr> <tr> <td></td> <td></td> <td></td> <td>31115</td> </tr> </table>						PAY ADVANCES		DIRECT DEPOSITS		Beginning Balance	Deduction	Current Balance	PAYMENT				31115
PAY ADVANCES		DIRECT DEPOSITS															
Beginning Balance	Deduction	Current Balance	PAYMENT														
			31115														

AN # DENOTES NON-CASH TAXABLE EARNINGS

AN * DENOTES EARNINGS/DEDUCTIONS NOT SUBJECT TO TAXES

W-4 STATUS: S 2 ADDTL W/HOLD FED: 10.00 ST:

LEAVE BALANCES:

ANNUAL LEAVE
SICK LEAVE
CONVERTED SICK
COMP TIME
EXCESS HOURS
PRE 2006 SICK
PRE 2006 CONVERTED SICK

BEG BALANCE	+	EARNED	-	USED/PAYOUT	=	CUR BALANCE

CURRENT: \$ 10.70 JJS TECHNICIAN I

STATE OF UTAH DEPOSIT ADVICE 18



CREDIT TO
THE ACCOUNT OF HEIDI C LUDWIG

DEPOSIT ADVICE ONLY - NON NEGOTIABLE

UT 01 200 Y9DZ9372

HEIDI C LUDWIG
3145 LITTLE VALLEY RD
ST. GEORGE UT 84790

EMPLOYEE NUMBER 138246 STATE OF UTAH PERIOD END 01-21-2011 # 9183
HEIDI C LUDWIG PR01 PAY DATE 02-04-2011 AMOUNT OF DEPOSITS = ****32315

GROSS PAY	TAXES	DEDUCTIONS	=	NET PAY
35310	2995			32315
35310	2995			32315

DESCRIPTION	HOURS	DOLLARS	YEAR TO DATE	DEDUCTIONS	CURRENT	YEAR TO DATE
REGULAR PAY	33.00	35310	35310	FEDERAL TAX	1000	1000
				SOCIAL SECURITY T	1483	1483
				MEDICARE TAX	512	512

DESCRIPTION	HOURS	DOLLARS	YEAR TO DATE
REGULAR PAY	33.00	35310	35310

PAY ADVANCES			DIRECT DEPOSITS		
Beginning Balance	Deduction	Current Balance	PAYMENT	CURRENT	YEAR TO DATE
				32315	

AN # DENOTES NON-CASH TAXABLE EARNINGS
AN * DENOTES EARNINGS/DEDUCTIONS NOT SUBJECT TO TAXES

W-4 STATUS: S 2 ADDTL W/HOLD FED: 10.00 ST:

LEAVE BALANCES:

ANNUAL LEAVE
SICK LEAVE
CONVERTED SICK
COMP TIME
EXCESS HOURS
PRE 2006 SICK
PRE 2006 CONVERTED SICK

BEG BALANCE	+	EARNED	-	USED/PAYOUT	=	CUR BALANCE

CURRENT: \$ 10.70 JJS TECHNICIAN I